

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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<b>Applicant(s):</b> Mel Gunewardena	<b>: Group Art Unit:</b> 3624
<b>Serial No.:</b> 09/845,415	<b>: Examiner:</b> Thu Thao Havan
<b>Filed:</b> April 30, 2001	<b>: Attorney Docket No.:</b> 06878.110700
<b>For:</b> A METHOD, SOFTWARE PROGRAM, AND SYSTEM FOR RANKING RELATIVE RISK OF A PLURALITY OF TRANSACTIONS	<b>:</b>

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**INFORMATION DISCLOSURE STATEMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This Information Disclosure Statement is filed pursuant to 37 C.F.R. 1.97(c)(2). In this regard, it is noted that there has not yet been a mailing of a final action, a notice of allowance or an action that otherwise closes prosecution. Authorization is given to withdraw the \$180 fee set forth in 37 C.F.R. 1.17(p) from deposit account 501561.

Of further note, no representation is intended that a complete search has been made by the applicant or that no better art references than those provided herewith are available. Moreover, the filing of this Information Disclosure Statement shall not be construed to be an admission that the information cited is, or is considered to be, material to patentability.

Respectfully submitted,  
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Substitute for form 1449PTO

## Complete if Known

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1

of 1

Application Number	09/845,415
Filing Date	April 30, 2001
First Named Inventor	Mel Gunewardena
Art Unit	Thu Thao Havan
Examiner Name	3624
Attorney Docket Number	06878 110/700

## U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No <sup>1</sup>	Document Number Number-Kind Code <sup>2,3</sup> (if known)	Publication Date MM-CC-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	US- 6,119,103	09/12/2000	Basch et al	
	2	US- 5,978,778	11/02/1999	O'Shaughnessy	
	3	US- 6,003,018	12/14/1999	Michaud et al	
	4	US- 5,812,987	09/27/1998	Luskin et al	
	5	US- 6,055,517	04/25/2000	Friend et al	
	6	US- 5,729,700	03/17/1998	Melinikoff	
	7	US- 5,884,287	03/16/1999	Edesess	
	8	US- 5,828,583	10/27/1998	Bush et al	
	9	US- 5,956,251	09/21/1999	Atkinson et al	
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## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No <sup>1</sup>	Foreign Patent Document Country Code <sup>4</sup> -Number <sup>4</sup> -Kind Code <sup>4</sup> (if known)	Publication Date MM-CC-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>

Examiner Signature	Date Considered
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 909. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kind Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST 3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language translation is attached.

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